

INDIANA 2021 ACA FILINGS

The overall average rate increase for 2021 Indiana individual marketplace plans is 10.5%. Anthem, CareSource and Celtic (MHS/Ambetter) have filed to participate in the 2021 Indiana Individual Marketplace. Anthem will offer Marketplace plans in Lake, LaPorte and Porter counties. All 92 counties in Indiana will be covered by both CareSource and Celtic (MHS/Ambetter).

Anthem has also filed to offer an Off-Marketplace catastrophic plan in Benton, Jasper, Newton, Warren and White Counties.

The IDOI will finalize the review of the 2021 ACA compliant filings both on and off the federal Marketplace by September 23, 2020.

Individual ACA Major Medical Compliant Plans	Available on Healthcare.gov	SERFF Tracking Number	Requested 2021 Premium Average	Requested Avg. Rate Increase	Requested Minimum Rate Change	Requested Maximum Rate Change
CareSource Indiana Inc.	Marketplace	CASO-132233465	\$ 540.39	4.30%	0.60%	11.90%
Celtic Insurance Company (MHS/Ambetter)	Marketplace	CELT-132387538	\$ 651.00	14.30%	2.60%	22.10%
Anthem Insurance Companies, Inc.	Marketplace	AWLP-132408545	\$ 768.46	-0.30%	-0.30%	-0.30%

Individual ACA Major Medical Compliant Plans	Counties Covered	Catastrophic Plans	Bronze	Silver	Gold	Platinum
Anthem Insurance Companies, Inc.	8	1	2	1	1	0
CareSource Indiana Inc.	92	0	3	6	2	0
Celtic Insurance Company (MHS/Ambetter)	92	0	4	16	4	0
Celtic Insurance Company (MHS/Ambetter) (Off Exchange Only Plans)	92	0	0	12	4	0

Small Group ACA Major Medical Compliant Plans	Available on Healthcare.gov	SERFF Tracking Number	Requested 2021 Premium Average	Requested Avg. Rate Increase	Requested Minimum Rate Change	Requested Maximum Rate Change
Humana Health Plan Inc.	Off Marketplace	HUMA-132400675	\$ 576.95	10.43%	3.67%	12.85%
Humana Insurance Company	Off Marketplace	HUMA-132398672	\$ 612.23	10.25%	3.83%	12.54%
All Savers Insurance Company	Off Marketplace	UHLC-132395097	\$ 647.47	0.78%	-6.91%	7.27%
Anthem Insurance Companies, Inc.	Off Marketplace	AWLP-132313665	\$ 646.49	6.10%	-1.60%	9.50%
IU Health Plans	Off Marketplace	IUHP-132241408	\$ 551.85	-1.90%	-21.28%	18.87%
National Health Insurance Company	Off Marketplace	NHIC-132371429	Withdrawn			
Physicians Health Plan of Northern Indiana, Inc.	Off Marketplace	PHIN-132418030	\$ 616.28	16.95%	7.59%	21.42%
Southeastern Indiana Health Organization, Inc.	Off Marketplace	SEIH-132425371	\$ 640.00	9.90%	7.00%	11.80%
US Health and Life Insurance Company	Off Marketplace	USHL-132416131	Withdrawn			
UnitedHealthcare of Kentucky, Ltd.	Off Marketplace	UHLC-132393131	\$ 606.45	0.00%	0.00%	0.00%
UnitedHealthcare Insurance Company	Off Marketplace	UHLC-132390114	\$ 619.55	3.84%	-12.78%	13.77%

General Notes

- The average medical trend increases are 8-9% for most carriers. This varies depending on networks and experience of each carrier.
- The premium averages shown consist of a combination of catastrophic, bronze, silver, gold and platinum plans. The premium is reflected as an average; individuals may experience a rate increase or decrease dependent on the plan selection or auto-enrollment process.
- Within each metal level there are numerous plans with various cost sharing methods.

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3. Read and accept the terms and conditions.
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5. Click Search.
6. Click on the row returned.
7. This will open the filing you will be able to select filed documents to open and/or download.

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1. Go to www.in.gov/idoi/ratewatch/
2. Select Health in the Insurance Category drop down box.
3. Type the name of the Insurance Company.
4. Delete the default Date Range.
5. Click Begin Search.
6. Click the Filing Number that matches the SERFF Tracking number.
7. Click Submit Comment at the bottom of the Filing Report page.
8. Complete Comment page.
9. Click Submit.